WHAT IS CLAIMED AS NEW AND DESIRED TO BE SECURED BY LETTERS
PATENT OF THE U.S. IS:

- A liquid developer, comprising:
 an electrically insulating solvent; and
- a plurality of toner particles, each comprising a resin particle non-soluble in the electrically insulating solvent, and pigment particles selectively formed on a surface of the resin particle.
- 2. The liquid developer of claim 1, wherein the resin particle has a glass transition temperature of not less than room temperature.
- 3. A liquid developer, comprising:an electrically insulating solvent; and

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a plurality of toner particles, each comprising a resin particle non-soluble in the electric insulation solvent, and pigment particles formed on a surface of the resin particle, a coverage rate of the surface of the resin particle by the pigment particles being 3.5 % or more.

- 4. The liquid developer of claim 3, wherein the resin particle has a glass transition temperature of not less than room temperature.
- 5. The liquid developer of claim 3, wherein the pigment particles being selectively formed on a surface of the resin particle.
- A liquid developer, comprising:
 an electrically insulating solvent; and

a plurality of toner particles, each containing a resin particle non-soluble in the electric insulation solvent and pigment particles, the toner particles comprising a surface portion and an inside portion, a first density of the pigment particles per unit volume of the

resin particle at the surface portion being larger than a second density of the pigment particles per unit volume of the resin particle at the inside portion.

- 7. The liquid developer of claim 6, wherein the resin particle has a glass transition temperature of not less than room temperature.
- 8. The liquid developer of claim 6, wherein the pigment particles are selectively formed on the surface portion of the resin particle.

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- 9. The liquid developer of claim 6, wherein a coverage rate of a surface of the resin particle by the pigment particles is 3.5% or more.
- 10. The liquid developer of claim 6, wherein the surface portion has a thickness of from about 10 nm to 1 μ m.
 - 11. The liquid developer of claim 6, wherein the surface portion of the toner particle has a thickness of about three times as the average diameter of the pigment particles, and the inside portion of the toner particle is a rest of the toner particle other than the surface portion.
 - 12. A method of manufacturing a liquid developer, comprising steps of: preparing an electrically insulating solvent;

adding to the electrically insulating solvent a plurality of resin particles insoluble in the electric insulation solvent and a plurality of pigment particles; and

milling the electrically insulating solvent with the plurality of resin particles and the plurality of pigment particles at a temperature not more than a glass transition temperature of the resin particles.

- 13. The method of claim 12, further comprising a preliminary milling step performed before the milling step at the temperature not more than the glass transition temperature of the resin particle, the preliminary milling step being operated at a temperature higher than the glass transition temperature of the resin particle.
 - 14. An image forming apparatus, comprising:

a latent image retaining body;

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a developing unit disposed adjacent to the latent image retaining body, the developing unit configured to develop a latent image formed on the latent image retaining body;

a liquid developer used by the developing unit to develop the latent image, the liquid developer comprising an electrically insulating solvent and a plurality of toner particles, each of the plurality of toner particles containing a resin particle and pigment particles, the resin particle being non-soluble in the electrically insulating solvent, each of the toner particles comprising a surface portion and an inside portion, a first density of the pigment particles per unit volume of the resin particle at the surface portion being larger than a second density of the pigment particles per unit volume of the resin particle at the inside portion; and

an intermediate transfer body contacting the latent image retaining body at a transfer station and receiving a pressure of 0.5 kg/cm² to 50 kg/cm² from the latent image retaining body at the transfer station, the intermediate transfer body configured to receive a developed latent image at a surface speed at the transfer station of from 80 % to 99 % or from 101 % to 120 % of the surface speed of the latent image retaining body at the transfer station.

- 15. The apparatus of claim 14, further comprising a solvent removing unit configured to remove the electrically insulating solvent existing on the latent image retaining body.
- 16. The apparatus of claim 15, wherein the solvent removing unit comprising at least one of a squeezing roller and a solvent suction device.
 - 17. An image forming method comprising steps of: forming a latent image on a latent image retaining body;

developing the latent image on the latent image retaining body using a liquid developer, the liquid developer comprising an electrically insulating solvent and a plurality of toner particles, each comprising a resin particle non-soluble in the electrically insulating solvent and pigment particles, the toner particles comprising a surface portion and an inside portion, a first density of the pigment particles per unit volume of the resin particle at the surface portion being larger than a second density of the pigment particles per unit volume of the resin particle at the inside portion, and

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transferring an image developed on the latent image retaining body to an intermediate transfer body applying a shear pressure to an image developed on the latent image retaining body.

18. The method of claim 17, wherein the transferring step comprises:

applying a pressure of 0.5 kg/cm² to 50 kg/cm² from the latent image retaining body to the intermediate transfer body at a transfer station during the transfer step with a surface of the intermediate transfer body at the transfer station moved faster or slower than a moving speed of surface of the latent image retaining body at the transfer station during the transfer step.

19. The method of claim 18, wherein a surface speed of the intermediate transfer body at the transfer station ranges from about 80 % to about 99% or from about 101 % to about 120 % of a surface speed of the latent image retaining body at the transfer station.